

**Fill in this information to identify the case:**

Debtor 1 Brian K Perina

Debtor 2 Suzanne Marie Perina

(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois  
(State)

Case number 17-82896

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association as  
Trustee of the Cabana Series IV Trust

Court claim no. (if known): 2-1

Last four digits of any number you use to identify the debtor's account: 7339

Date of payment change: October 1, 2022  
Must be at least 21 days after date of this notice

New total payment: \$1,054.23  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$421.68

New escrow payment: \$503.91

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Brian K Perina Case Number (if known) 17-82896  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti as "Authorized Representative of Creditor" Date 08/16/2022  
Signature

Print: Michelle Ghidotti as "Authorized Representative of Creditor" Title Bankruptcy Attorney  
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue  
Number Street

Santa Ana, CA 92705  
City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com



323 FIFTH STREET  
EUREKA CA 95501

(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

BRIAN PERINA  
1811 RIVER TERRACE DR  
JOHNSBURG IL 60051

Analysis Date: August 02, 2022

Property Address: 1811 WEST RIVER TERRACE DRIVE JOHNSBURG, IL 60050

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2021 to Sept 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2022:
Principal & Interest Pmt:	550.32	550.32
Escrow Payment:	421.68	503.91
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$972.00	\$1,054.23

Escrow Balance Calculation	
Due Date:	Jun 01, 2022
Escrow Balance:	(861.47)
Anticipated Pmts to Escrow:	1,686.72
Anticipated Pmts from Escrow (-):	1,419.59
Anticipated Escrow Balance:	(\$594.34)

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	421.70	(483.27)
Oct 2021	421.68	783.66			*	843.38	300.39
Oct 2021		22.81			* Escrow Only Payment	843.38	323.20
Nov 2021	421.68	783.66			*	1,265.06	1,106.86
Nov 2021		7.85			* Escrow Only Payment	1,265.06	1,114.71
Nov 2021		45.51			* Escrow Only Payment	1,265.06	1,160.22
Dec 2021	421.68	391.83			*	1,686.74	1,552.05
Jan 2022	421.68	391.83			*	2,108.42	1,943.88
Jan 2022		7.85			* Escrow Only Payment	2,108.42	1,951.73
Feb 2022	421.68	783.66			*	2,530.10	2,735.39
Feb 2022		53.36			* Escrow Only Payment	2,530.10	2,788.75
Mar 2022	421.68	391.83			*	2,951.78	3,180.58
Mar 2022		7.85			* Escrow Only Payment	2,951.78	3,188.43
Apr 2022	421.68	783.66			*	3,373.46	3,972.09
May 2022	421.68	421.68				3,795.14	4,393.77
May 2022				1,470.23	* County Tax	3,795.14	2,923.54
Jun 2022	421.68	421.68	1,419.59		* County Tax	2,797.23	3,345.22
Jun 2022			2,221.00	2,800.00	* Homeowners Policy	576.23	545.22
Jul 2022	421.68	421.68				997.91	966.90
Jul 2022				1,828.37	* Escrow Disbursement	997.91	(861.47)
Aug 2022	421.68				*	1,419.59	(861.47)
Sep 2022	421.68		1,419.59		* County Tax	421.68	(861.47)

Aug 2022	1,265.04				403.57
Sep 2022	421.68		1,419.59	County Tax	(594.34)
	<u>\$5,060.16</u>	<u>\$7,407.12</u>	<u>\$5,060.18</u>	<u>\$7,518.19</u>	

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 5,060.18. Under Federal law, your lowest monthly balance should not have exceeded 843.36 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(594.34)	477.03
Oct 2022	474.15			(120.19)	951.18
Nov 2022	474.15			353.96	1,425.33
Dec 2022	474.15			828.11	1,899.48
Jan 2023	474.15			1,302.26	2,373.63
Feb 2023	474.15			1,776.41	2,847.78
Mar 2023	474.15			2,250.56	3,321.93
Apr 2023	474.15			2,724.71	3,796.08
May 2023	474.15			3,198.86	4,270.23
Jun 2023	474.15	1,470.23	County Tax	2,202.78	3,274.15
Jun 2023		2,800.00	Homeowners Policy	(597.22)	474.15
Jul 2023	474.15			(123.07)	948.30
Aug 2023	474.15			351.08	1,422.45
Sep 2023	474.15	1,419.59	County Tax	(594.36)	477.01
	<u>\$5,689.80</u>	<u>\$5,689.82</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 474.15. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 948.30 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (594.34). Your starting balance (escrow balance required) according to this analysis should be \$477.03. This means you have a shortage of 1,071.37. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 5,689.82. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	474.15
Surplus Amount:	0.00
Shortage Amount:	29.76
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$503.91</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$1,024.47 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On August 16, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

Jason K Nielson ndil@geracilaw.com  
Lydia Meyer ecf@lsm13trustee.com  
Nathan E Curtis ndil@geracilaw.com  
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton

On August 16, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Brian K Perina 1811 River Terrace Dr, Unit Johnsburg, IL 60051	JOINT DEBTOR Suzanne Marie Perina 1811 River Terrace Dr, Unit Johnsburg, IL 60051
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton